

Underwriting Guide





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Approved Para-Medical Facilities

- **ExamOne**
(877) 933-9261 • www.examone.com
- **American Para Professional Systems, Inc. (APPS)**
(800) 635-1677 • www.appsnational.com
- **Portamedic**
(800) 765-1010 • www.portamedic.com
- **Examination Management Services, Inc. (EMSI)**
(800) 872-3674 • www.emsinet.com
- **Superior Mobile Medics**
(800) 898-3926 • www.superiormobilemedics.com

Use of approved PARA-MEDICAL FACILITIES helps avoid requests for repeat exams or chargebacks. The maximum Company payment for any exam is the customary charge by our para-medical providers. The Company will not pay for tests or requirements that we do not request, or for any test or requirements where we do not have a signed, formal application.

Please note that if the TeleLife process is used, the paramedical examination will be ordered by TeleLife.

Physician Information

Name, address, and phone number of personal physician(s) will expedite underwriting. Attending physician statement may be required.

Underwriting Requirements

NON-MEDICAL and MEDICAL REQUIREMENTS are determined by total “inforce” and “applied for” insurance with Protective Life, and any Protective subsidiary.

*** **IMPORTANT:** Select Preferred, Preferred, and Preferred Tobacco risk applications require PM, HOS, and full BP in addition to other requirements.

Abbreviation	Description (all ordered from field unless otherwise noted)
BP	Blood Profile
EKG	Electrocardiogram
HOS	Home Office Specimen
MCAS	Minnesota Cognitive Acuity Screen
MD	Medical Exam
NMD	Non-Medical Declaration in Application - <i>Requires completion of the Part IA, Supplemental Application Non-Medical Declarations.</i>
PM	ParaMed
TEKG	Treadmill Electrocardiogram
AODL*	Part II, Supplemental Underwriting Application (Form PL-226)
LDCT*	Landmark Drawing Copy Test
NT-ProBNP*	N-Terminal Pro-B Type Natriuretic Peptide

* Ages 71 & above require Part II, Supplemental Underwriting Application (Form PL-226), LDCT, and NT-ProBNP. The Part II, Supplemental Application and LDCT are secured by the insurance examiner. The NT-Pro-BNP is an additional blood test that will be performed by the insurance lab. At ages 65 & over, CIADB and ExtendCare riders require the Part II, Supplemental Underwriting Application (Form PL-226) and MCAS. (MCAS will be ordered by the Home Office.)

Rider Underwriting Requirement Calculation

Rider	Percentage to multiply by rider benefit to determine requirements
Accidental Death Benefit Rider	N/A
Covered Insured Rider-base insured ¹	100%
Covered Insured Rider-base insured ²	100%
Children's Term Rider ²	100%
Chronic Illness Accelerated Death Benefit (CIADB) Rider ⁵	N/A
Disability Benefit Rider	N/A
Death Benefit Plus Rider	Maximum benefit amount
Enhanced Cash Surrender Value Rider	N/A
ExtendCare Accelerated Death Benefit Rider ⁵	N/A
Income Provider Option	Total payout amount
Protected Insurability Rider ^{1,4}	50%
Return of Substandard Charges Option (ROSCO) Rider	N/A
Waiver of Premium Rider	N/A
Estate Protection Endorsement	122%

1) If the rider insured is on the base insured, the adjusted rider benefit is added to the base face amount to determine the requirements.

2) If the rider insured is another individual (*spouse or child*), the adjusted rider benefit is used for the requirements table.

3) First GIR-VO option date determines the percentage to use for all GIR-VO dates.

4) GIR and PIR benefit amount is the total for all option dates.

5) CIADB and *ExtendCare* Riders require AODL and MCAS at ages 65 and above, all amounts.

Underwriting Requirements** — (Excludes SPWL & SPVUL)

Please see chart on page 5 for requirement abbreviations.

FACE AMOUNT	AGES NEAREST BIRTHDAY	AGES 0–15	AGES 16–35	AGES 36–40
	\$0 to \$49,999	NMD	NMD HOS	NMD HOS
	\$50,000 to \$99,999	NMD	NMD HOS BP	NMD HOS BP
	\$100,000 to \$150,000	NMD	PM HOS BP	PM HOS BP
	\$150,001 to \$250,000	NMD	PM HOS BP	PM HOS BP
	\$250,001 to \$500,000	NMD HOS	PM HOS BP	PM HOS BP
	\$500,001 to \$1,000,000	PM HOS BP	PM HOS BP	PM HOS BP
	\$1,000,001 to \$2,000,000	PM HOS BP	PM HOS BP	PM HOS BP
	\$2,000,001 to \$3,000,000	PM HOS BP	PM HOS BP	PM HOS BP
	\$3,000,001 to \$5,000,000	PM HOS BP	PM HOS BP	PM HOS BP EKG
	\$5,000,001 to \$10,000,000	MD HOS BP	MD HOS BP EKG	MD HOS BP EKG
\$10,000,001 to \$20,000,000	MD HOS BP	MD HOS BP EKG	MD HOS BP EKG	
\$20,000,001 and up	MD HOS BP	MD HOS BP EKG	MD HOS BP EKG	

¹ Single life cases only

² Survivorship cases only

* Treadmill EKG may be requested by Home Office

** BOLI is based on net amount at risk (NAAR).

AGES 41-50	AGES 51-60	AGES 61-70	AGES 71 AND UP	
NMD HOS	PM HOS	PM HOS	PM BP LDCT	HOS AODL
PM HOS BP	PM HOS BP	PM HOS BP	PM BP LDCT	HOS AODL
PM HOS BP	PM HOS BP	PM HOS BP	PM BP LDCT	HOS AODL
PM HOS BP	PM HOS BP	PM HOS BP	PM BP AODL	HOS EKG LDCT
PM HOS BP	PM HOS BP	PM HOS BP EKG	PM BP AODL	HOS EKG LDCT
PM HOS BP	PM HOS BP EKG	PM HOS BP EKG	PM BP AODL	HOS EKG LDCT
PM HOS BP EKG	PM HOS BP EKG	PM HOS BP EKG	PM BP AODL	HOS EKG* LDCT
PM HOS BP EKG	PM HOS BP EKG	PM HOS BP EKG	PM BP AODL	HOS EKG* LDCT
MD HOS BP EKG	MD HOS BP EKG	MD HOS BP EKG	MD BP AODL	HOS EKG* LDCT
MD HOS BP EKG	MD HOS BP EKG ² TEKG ¹	MD HOS BP EKG ² TEKG ¹	MD BP AODL	HOS EKG* LDCT
MD HOS BP EKG	MD HOS BP TEKG	MD HOS BP TEKG	MD BP AODL	HOS EKG* LDCT

Motor Vehicle Reports (MVR(s)) are required at ages 18 - 29 and over age 70 for all face amounts. All other ages, MVRs are required at \$500,000 and above. Inspection Report required for \$1,500,000 and above, or age 75 and over at all face amounts. At \$5,000,000 and above third party financials are required. For CIADB and ExtendCare cases, AODL must be added to orders for ages 65-80.

Underwriting Requirements are current as of July 2012 and are subject to change. Does not include Worksite products or Critical Illness.

Underwriting Criteria

Select Preferred Guidelines

Proposed Insureds Through Age 70

Nicotine	No nicotine use for the past 5 years (<i>urine nicotine negative</i>). Will allow up to 6 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	Not available if two or more moving violations in the last three years or any DUI or reckless driving in the last five years.
Family History	No history of or death from cancer*, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60. *Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.
Basic Insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from current medical exam and history readings within the last year do not exceed 135/85 through age 60 or 140/85 for ages 61-70. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol not greater than 275 including treated cholesterol and Cholesterol/HDL Ratios is 4.5 or less.
Hazardous Sports	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.
Aviation	Not a private pilot or participant in aviation activities. Pilot and crew members on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence.
Build	Weight in pounds does not exceed limit shown on the chart below (male or female):

Height/Weight		Height/Weight		Height/Weight	
4-7	120	5-5	168	6-3	224
4-8	125	5-6	173	6-4	230
4-9	129	5-7	179	6-5	236
4-10	134	5-8	184	6-6	242
4-11	139	5-9	190	6-7	249
5-0	143	5-10	195	6-8	255
5-1	148	5-11	201	6-9	261
5-2	153	6-0	206	6-10	268
5-3	158	6-1	212	6-11	274
5-4	163	6-2	218		

Preferred Guidelines

Proposed Insureds Through Age 70

Nicotine	No nicotine use of any kind during the last 24 months (<i>urine specimen negative</i>). Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	Not available with three or more moving violations in the last three years or any DUI or reckless driving in the last five years.
Family History	No death from cancer*, heart disease, or any cardiac-related condition, of either natural parent or sibling prior to age 60. Waived if the applicant is actual age 60 or older unless both natural parents died from one of the same preceding impairments prior to age 60. *Family history cancers are limited to those types that clearly demonstrate a genetic predisposition, i.e. breast, colon, prostate, ovarian, melanoma, lung cancer.
Basic Insurability	Standard risk medically and no ratable occupational hazard. No other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from current medical exam and history readings within the last year do not exceed 140/90 through age 60 or 150/90 for ages 61-70. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol not greater than 275 including treated cholesterol and Cholesterol/HDL Ratio is 5.5 or less.
Hazardous Sports	No hazardous sports or avocations, such as hang gliding, ballooning, motorized racing, parachuting, or SCUBA diving within the last three years. Recreational SCUBA diving up to depths of 75 feet is acceptable. Exclusions will be permitted for qualification, where jurisdiction approved.
Aviation	Pilot and crewmembers on regularly scheduled passenger flights on major airlines are acceptable if not engaged in any other flying activities. Private pilots acceptable if the following requirements are met: <ul style="list-style-type: none"> • Ages 27-65 • 26-200 hours annually • Possesses IFR or ATR • No abnormal liver function tests • Flying in the US and Canada Only • 400 solo hours • Clean MVR Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence.
Build	Weight in pounds does not exceed limit shown on the chart below (<i>male or female</i>):

Height/Weight		Height/Weight		Height/Weight	
4-7	129	5-5	180	6-3	240
4-8	134	5-6	186	6-4	246
4-9	139	5-7	192	6-5	253
4-10	144	5-8	197	6-6	260
4-11	149	5-9	203	6-7	266
5-0	154	5-10	209	6-8	273
5-1	159	5-11	215	6-9	280
5-2	164	6-0	221	6-10	287
5-3	169	6-1	227	6-11	294
5-4	175	6-2	234		

Underwriting Criteria

Select Preferred Guidelines

Proposed Insureds Over Age 70

Nicotine	No nicotine for 5 years (<i>urine negative</i>). Will allow up to 6 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	Not available if two or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
Basic Insurability	Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from exam and readings within the last year may not exceed 150/90. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment. Cholesterol/HDL Ratio may not exceed 4.5.
Aviation	Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence.
Build	Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Min	Max	Height	Min	Max
4-7	95	129	5-10	153	209
4-8	98	134	5-11	158	215
4-9	102	139	6-0	162	221
4-10	105	144	6-1	167	227
4-11	109	149	6-2	171	234
5-0	113	154	6-3	176	240
5-1	116	159	6-4	181	246
5-2	120	164	6-5	186	253
5-3	124	169	6-6	190	260
5-4	128	175	6-7	195	266
5-5	132	180	6-8	200	273
5-6	136	186	6-9	205	280
5-7	140	192	6-10	210	287
5-8	145	197	6-11	216	294
5-9	149	203			

Preferred Guidelines

Proposed Insureds Over Age 70

Nicotine	No nicotine use of any kind during the last 24 months (<i>urine specimen negative</i>). Will allow up to 12 celebratory cigars over the past 12 months if usage is admitted on the application and/or medical examination and the current urine specimen is negative for nicotine.
Driving	Not available if three or more moving violations in the last three years or if any DUI or reckless driving in the last five years.
Basic Insurability	Must have regular, preventive medical care and no other adverse underwriting considerations per underwriting judgment, to include; cancer, heart disease, stroke, diabetes, or alcohol/substance abuse.
Blood Pressure	Average from exam and readings within the last year may not exceed 160/95. Treated blood pressure must have been controlled for one year with favorable APS readings throughout the year.
Cholesterol	Total Cholesterol may not be lower than 130 untreated and may not exceed 275 with or without treatment. Cholesterol/HDL Ratio may not exceed 5.5.
Aviation	Exclusions will be permitted for qualification, where jurisdiction approved.
Residence	Citizen of U.S. (<i>including Puerto Rico</i>) or Canada or proof of permanent residence.
Build	Weight in pounds may not be less than the minimum or exceed the maximum, based on the chart below:

Height	Min	Max	Height	Min	Max
4-7	86	142	5-10	139	230
4-8	89	147	5-11	143	237
4-9	92	152	6-0	147	243
4-10	96	158	6-1	152	250
4-11	99	163	6-2	156	257
5-0	102	169	6-3	160	264
5-1	106	175	6-4	164	271
5-2	109	180	6-5	169	278
5-3	113	186	6-6	173	286
5-4	117	192	6-7	178	293
5-5	120	198	6-8	182	300
5-6	124	204	6-9	187	308
5-7	128	211	6-10	191	316
5-8	132	217	6-11	196	323
5-9	135	223			

Procredit Standard to Preferred Underwriting Program

Applies To All Fully Underwritten Products

This crediting program allows consideration for a preferred non-tobacco rate classification when an applicant is disqualified due solely to only one of the following cardiovascular risk factors:

- blood pressure
- build
- total cholesterol
- cholesterol/HDL ratio
- family history (*heart disease*)

Eligibility for this upgrade will depend on the extent of the single deviation as well as the remaining cardiovascular risk factors.

This program applies only to new business cases.

The Protected Insurability Rider is not allowed with this program.

Attending Physician's Statement Guidelines

Order an APS (*Attending Physician's Statement*) if the proposed insured has been seen by a health care professional within the time frame indicated below.

Please note that all proposed insureds over the age of 60 will require an APS, regardless

of the amount, and must receive routine health care to be considered for insurance.

Generally, at the younger ages, an APS is not required for routine OB/GYN checkups.

Age	\$500,000 to \$1,000,000	\$1,000,001 to \$3,000,000	\$3,000,001 to \$5,000,000	\$5,000,001 and up
0-39	3 months	6 months	1 year	Any
40-49	6 months	6 months	1 year	Any
50-60	1 year	2 years	2 years	Any
61+	Any	Any	Any	Any

Financial Underwriting

An evaluation of the financial need and purpose for a proposed life insurance policy is a key part of the underwriting process. The writing agent is a key source of information, and we depend heavily on their ability to help us understand and resolve any financial issues. For larger cases and in some other instances, we will seek independent verification of asset values or reported income. The specific information needed will depend on several factors, such as: 1) face amount and total line in force and applied for, 2) purpose of the coverage (personal income replacement, estate planning, business coverage, etc.), and 3) the age of the proposed insured. A cover letter explaining the basis for the coverage and how the amount was determined helps us provide faster and more efficient underwriting. This is also the place to

cover any unusual aspects of the case, other pending applications or the basis for replacing existing policies. Copies of supporting documents such as financial statements, estate planning analysis, investment portfolio statements, tax returns or real estate appraisal information will also help expedite our financial underwriting.

The following guidelines are currently in place:

- Protective Confidential Financial Statement (CFS) required:
 - 1) age 65 and under amounts over \$3 million
 - 2) ages over 65 amounts over \$1 million
- Independent 3rd party financial verification (vs. client or agent prepared) required at all ages for amounts over \$5 million

Personal Insurance

Ages	Income Multiples
18-30	30
31-35	25
36-40	20
41-45	18
46-50	15
51-55	12
56-60	10
61-65	8
66 and over	6

Protective Life Insurance Company
Protective Life and Annuity Insurance Company
2801 Highway 280 South
Birmingham, AL 35223
Toll Free: (800) 366-9378
Policy Holder Services: (800) 866-9933

For underwriting status requests contact:

Resource Center:

E-mail: resourcecenter@protective.com

Phone: (800) 366-9378

Protective Life Mailing Address:

P. O. Box 830619

Birmingham, AL 35283-0619

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